

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Confirmation No.: 7167
Lawson, et al.)	
)	
Serial No. 10/608,415)	Examiner: Frantzy Poinvil
)	
Filed: June 30, 2003)	Art Unit: 3692
)	
For: A TECHNIQUE FOR INFORMATION FLOW TO PAYEES)	
)	
Docket No.: 23952-0103)	
)	
Customer No.: 72386)	

AMENDMENT AND RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Office Action dated September 7, 2007, the Applicants submit the following Amendment and Response. The Applicants respectfully assert that all of the claims of the Application as hereby amended are patentable over the references of record, and respectfully request that the Application be allowed. Please amend the above-identified Application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.